

CHAPTER 20 — PARTICIPANT SERVICES

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2000 Buying Creditable Service

Currently, most annuities from the Wisconsin Retirement System (WRS) are based on a formula that uses total years of creditable service to determine the benefit amount. Generally, the more years of service an employee accumulates the higher the benefit. Eligible participants may be able to purchase forfeited and/or pre-1973 "qualifying" service, thereby increasing the total service credited to their account.

Employees may receive additional information on how creditable service may be purchased by calling the Call Center toll free at (877) 533-5020, or locally in Madison (608) 266-3285, or in Milwaukee (414) 227-4294. ETF's brochure, *Buying Creditable Service* (ET-4121) may be of assistance to employees who choose to buy creditable service.

A. Forfeited Service

Employees who previously forfeited service by taking a separation benefit can "buy back" this service. An employee must have at least three continuous years of service since returning to covered WRS employment in order to be eligible to purchase forfeited service. The employee may purchase a maximum of 10 years of service, not to exceed the number of years of service earned since returning to covered employment. An application and the required payment must be received by ETF on or before the employee's WRS termination date.

B. Qualifying Service

Prior to January 1, 1973, participants in the former Wisconsin Retirement Fund did not make contributions or receive service credit for a "qualifying period," usually the first six months of employment. Participants may purchase this service.

Participants who forfeited service by taking a separation benefit must first repurchase that forfeited service in order to be eligible to purchase the qualifying service.

C. Other Government Service

Employees eligible for a formula retirement benefit or a disability benefit under Wis. Stat. § 40.63 may be eligible to increase their benefit by purchasing:

- Time worked for a non-WRS public employer other than the military at the federal, state, or local level in the United States outside the State of Wisconsin. Examples are: teaching in public schools, colleges or universities outside Wisconsin; service with the Federal government; employment with a U.S. state, county or city outside Wisconsin.
- Time worked for a Wisconsin governmental employer that was not a participating employer in the employee's employment category. Examples are: employment with Milwaukee County; service as a non-teacher with the City of Milwaukee or a Wisconsin school district that did not cover its non-teachers; service as a non-protective employee with a Wisconsin city that did not cover its non-protective employees.

2001 Military Service Credit

Employees may be eligible to receive WRS creditable service for part or all of their active U.S. military service. To receive military service credit the employee must provide ETF with a photocopy of their military service discharge papers showing the date of entry and the date of discharge from active duty under the functional control of the U.S. armed forces. The discharge must be honorable to receive the credit. For additional information, employees can request a copy of the brochure entitled *Military Service Credit* (ET-4122) from ETF.

2002 Beneficiary Designations

Filing a *Beneficiary Designation* (ET-2320) ensures prompt payment of any benefit due a beneficiary upon the death of a WRS participant. When no *Beneficiary Designation* form is on file, death benefits are paid according to the statutory standard sequence:

- 1st: Surviving spouse;
- 2nd: Child(ren); if at least one child survives the participant, the share of any deceased child is payable to the surviving spouse of the deceased child or to the surviving children of the deceased child if there is no spouse, or otherwise to the other children in this group;
- 3rd: Grandchild(ren);
- 4th: Parent(s);
- 5th: Sibling(s).

If no survivors in 1-5 above, benefits will be paid to the estate.

Employers may distribute the *Beneficiary Designation* (ET-2320) to each employee who requests one. **The employer should not complete the form for the employee or accept a completed form from the employee;** it is the employee's responsibility to complete and sign the form and send it directly to ETF. Each form includes detailed instructions on how to complete it. Employees may address their questions to ETF's Call Center (877) 533-5020 (toll free), (608) 266-3285 (Madison), or (414) 227-4294 (Milwaukee).

Beneficiary Designation forms (ET-2320) can be ordered by calling (608) 266-3302.

A one-page version of the *Beneficiary Designation* is available on our Web site. The *Beneficiary Designation* (ET-2347) can be printed, completed and submitted to ETF. This form contains space to designate primary and secondary beneficiaries.

2003 Ordering Forms

Employers may order forms via telephone or online from ETF. Items will be delivered in one to three weeks depending on availability. It is possible to print many forms from ETF's Web site at <http://etf.wi.gov/>. Forms available for employer printing are listed in alphabetical order and may be downloaded as needed.

A. Telephone Orders

Employers may use the voice mail request line at ETF's Supply and Mail Services. The voice mail program allows employers to call and order forms and brochures by leaving a recorded message.

1. Call ETF's Supply and Mail Services telephone number, (608) 266-3302.
2. Provide the four-digit form number, beginning with the letters ET (e.g. ET-2316)
3. State the name of the form. (e.g. WRS enrollment)
4. State the quantity desired.
5. State the employer name.
6. Give your seven-digit employer identification number – starting with 69-036-.

B. Online Orders

Employers may also order forms via the Internet.

1. Go to ETF's Web site at <http://etf.wi.gov>
2. Click on the Employer's section
3. Click on "On-Line Forms Order"
4. Complete the required fields on the employer information section of the form. You will get an error message if you don't complete the required fields.
5. Complete the forms order section of the form – list the ETF form number, quantity, and ETF form name.
6. Click the send button at the bottom of the page.
7. You will receive an automated response message stating that your order has been received.

Note: It is sometimes necessary to partially fill orders because forms may be temporarily in short supply. When this occurs, the employer may receive fewer copies than requested. A notice will be included with the partial order. The balance of the order will be filled when forms become available.